

PATENT
ATTORNEY DOCKET NO.: 018638-04-5026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Duro-Emanuel et al.) Confirmation No.: 6554
Application No.: 10/645,060)
Filed: August 21, 2003) Examiner: W. Rankins
For: TERM NOTE PAIRED WITH MONEY)
MARKET NOTE) **Mail Stop RCE**

Commissioner for Patents
MAIL STOP RCE
Alexandria, VA 22314

Sir:

AMENDMENT

In response to the Final Office Action mailed November 26, 2008, the period for response to which ends February 26, 2009, Applicant respectfully requests the reconsideration and withdrawal of the rejections set forth in the Office Action.